

1

FIRST BANK OF ANYWHERE

MR. FRANK WRIGHT
333 BLUE AVENUE
THEREABOUTS, NY 01333

ACCOUNT NO. 5555-6666-7777-8888

TRANSACTION DATE	DESCRIPTION	AMOUNT OWED	ALTERNATIVE PAYMENT INFORMATION
3/12/2003	JACK'S DIME STORE -TOOTHBRUSH	\$1.10	HTTP:// WWW.NEEDNOTPAY.COM/ SMALLCHARGE/1.HTM
3/17/2003	KIM'S AUTO REPAIR -TRANSMISSION REPAIR	\$160.00	HTTP:// WWW.NEEDNOTPAY.COM/ BIGCHARGE/CODE=X847Q
3/17/2003	ELECTRONICS WORLD -27" TELEVISION	\$350.00	1-800-ERASEIT, CODE: 5MP6Z
3/17/2003	BILL'S GAS -7.5 GALLONS 89 OCTANE	\$10.00	1800-555-1212 X256
3/19/2003	SUE'S SPORTS -BASKETBALL	\$25.00	I AGREE TO CHANGE MY LONG DISTANCE PROVIDER TO NCI <input type="checkbox"/>

CURRENT CHARGES

\$546.10

PREVIOUS CHARGES OWED

\$123.50

FINANCE CHARGE

\$1.75

TOTAL AMOUNT OWED

\$671.35

MINIMUM DUE: \$30.00

DUE DATE: 4/30/2003

I AGREE TO REGISTER FOR 1 YEAR OF BOL
INTERNET ACCESS ☐

MODIFIED TOTAL AMOUNT OWED:

MODIFIED MINIMUM DUE:

MODIFIED DUE DATE:

FIG. 1

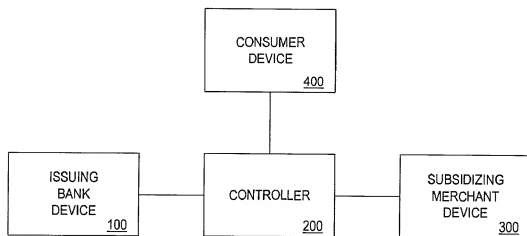


FIG. 2

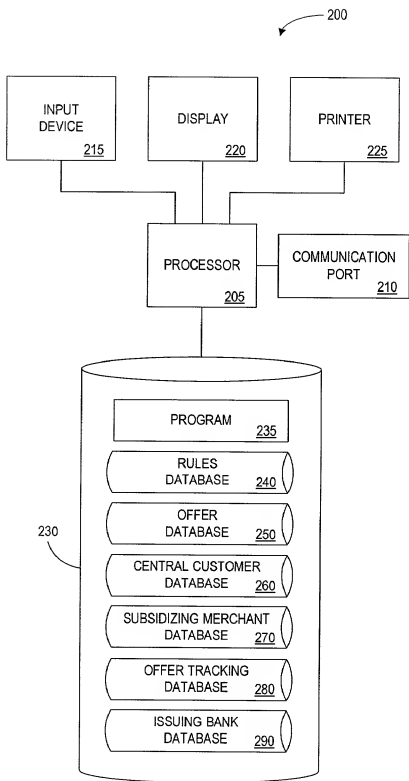


FIG. 4

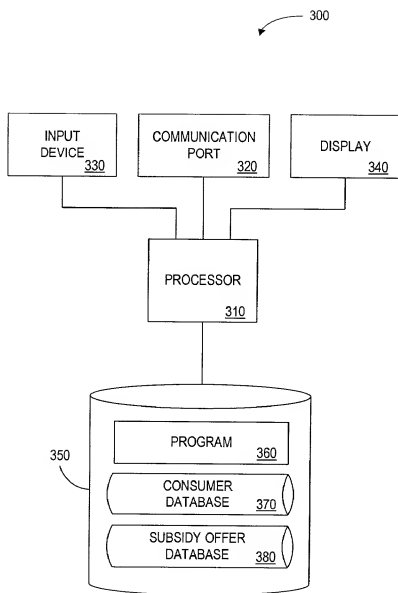


FIG. 5

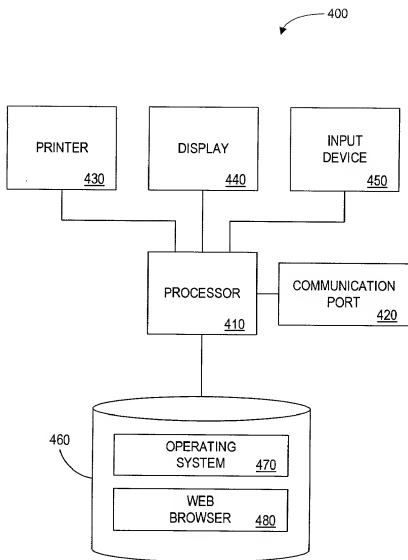


FIG. 6

160

CONSUMER IDENTIFIER 161	NAME 162	ADDRESS 163	CREDIT CARD ACCOUNT NUMBER 164	
111111B	ANTHONY WILLIAMS	111 RED ST. ANYWHERE, NY 01111	4444-3333-2222-1111	
222222B	MARY SMITH	222 WHITE RD. SOMEWHERE, NY 01222	1111-2222-3333-4444	
333333B	FRANK WRIGHT	333 BLUE AVE. THEREABOUTS, NY 01333	5555-6666-7777-8888	

	AMOUNT OWED BY CONSUMER 165	MINIMUM AMOUNT DUE 166	DUE DATE 167	AMOUNT OWED BY CONTROLLER 168
	\$34.01	\$15.00	9/15/03	\$29.95
	\$198.76	\$25.00	9/18/03	\$40.00
	\$328.99	\$30.00	9/09/03	\$0.00

FIG. 7

170

TRANSACTION IDENTIFIER 171	CREDIT CARD ACCOUNT NUMBER 172	TRANSACTION DESCRIPTION 173	TRANSACTION DATE 174	AMOUNT DUE 175	MERCHANT IDENTIFIER 176
333333T	4444-3333-2222-1111	MOM'S HOTEL, TWO NIGHTS	4/8/2003	\$126.54	5555M
444444T	1111-2222-3333-4444	BIG SAM'S FITNESS MEMBERSHIP	4/12/2003	\$150.00	6666M
555555T	5555-6666-7777-8888	JACK'S DIME STORE TOOTHBRUSH	3/29/2003	\$1.10	7777M

FIG. 8

240

RULE IDENTIFIER 241	AMOUNT OWED RANGE 242	TRANSACTION CATEGORY 243	MERCHANT 244	ALTERNATIVE PAYMENT INFORMATION 245
222R	\$30 - \$45	ANY	ANY	I AGREE TO REGISTER FOR 1 YEAR OF BOL INTERNET ACCESS <input type="checkbox"/>
333R	ANY	ANY	ANY	HTTP://WWW.ERASECHARGES.COM/ AMOUNTOWED= [INSERTAMOUNTOWED]
444R	\$50 - \$100	ANY	SHOE SOURCE	1-800-555-1212 X256
555R	\$15 - \$25	ANY	ANY	I AGREE TO CHANGE MY LONG DISTANCE PROVIDER TO NCI <input type="checkbox"/>
666R	\$0 - \$10	ANY	ANY	HTTP://WWW.NEEDNOTPAY.COM/ SMALLCHARGE/1.HTM
777R	\$0 - \$40	SPORTING OR RECREATION	THE LEISURE PLANET	HTTP://WWW.NEEDNOTPAY.COM/ SMALLCHARGE/LEISUREPLANET
888R	ANY	COSMETICS	ANY	HTTP://WWW.DONTPAY.COM/ANY/ COSMETICS.HTM
999R	\$50 - \$100	ANY	ANY	1-800-ERASEIT

FIG. 9

250

OFFER IDENTIFIER 251	SUBSIDIZING MERCHANT IDENTIFIER 252	BENEFIT 253	OBLIGATION 254	OFFER RULES 255
9993330	7676S	\$40	CUSTOMER MUST SWITCH TO NCI WITHIN 30 DAYS OF ACCEPTING THE OFFER	ALWAYS DISPLAY ON THE MEDIUM CHARGE WEB PAGE
7776660	9292S	AMOUNT OWED UP TO \$50	CONSUMER MUST MAKE A MINIMUM OF \$50 PURCHASE AT MAX 6TH AVENUE WITHIN 14 DAYS OF ACCEPTING THE OFFER	TRANSMIT IF THE ASSOCIATED TRANSACTION WAS A DEPARTMENT STORE PURCHASE

FIG. 10

260
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CONSUMER IDENTIFIER <u>261</u>	NAME <u>262</u>	CREDIT CARD ACCOUNT NUMBER(S) <u>263</u>	ACCEPTANCE PERCENTAGE <u>264</u>	FRAUD FLAG <u>265</u>
12121C	ADAM THOMAS	4545-4545-4545-4545 6767-6767-6767-6767	7%	NO
343434C	CINDY JONES	9898-9898-9898-9898	20%	NO

FIG. 11

270

SUBSIDIZING MERCHANT IDENTIFIER <u>271</u>	SUBSIDIZING MERCHANT NAME/ DESCRIPTION <u>272</u>	REMAINING BUDGET <u>273</u>	AMOUNT OWED BY MERCHANT <u>274</u>
9999S	MIMI'S DRY CLEANING/ DRY CLEANING	\$3000	\$1800
1234S	BRIDGEWATER TELEPHONE/ LONG DISTANCE PROVIDER	\$500 OFFERS	\$0
8484S	BOL/INTERNET ACCESS PROVIDER	\$2450	\$550

FIG. 12

280

ACCEPTED OFFER IDENTIFIER 281	SUBSIDY AMOUNT 282	STATUS 283
525252AO	\$30	CONSUMER HAS FULFILLED OBLIGATION, CONTROLLER PAID, ISSUING BANK PAID
868686AO	\$50	CONSUMER HAS NOT FULFILLED OBLIGATION, ISSUING BANK PAID, CONTROLLER NOT PAID

FIG. 13

280

BANK IDENTIFIER 291	BANK NAME 292	AMOUNT OWED TO BANK 293
9871	FIRST BANK OF ANYWHERE	\$12,000
8761	SAVINGS BANK OF SOMEPLACE	\$23,907

FIG. 14

370
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CONSUMER IDENTIFIER	NAME	ADDRESS	CONSUMER RATING	DEMOGRAPHIC INFORMATION
<u>371</u>	<u>372</u>	<u>373</u>	<u>374</u>	<u>375</u>
543345C	ANTHONY WILLIAMS	111 RED ST. ANYWHERE, NY 01111	9	WHITE MALE, BORN 8/6/1965, MARRIED, TWO CHILDREN
987789C	MARY SMITH	222 WHITE RD. SOMEWHERE, NY 01333	6	ASIAN FEMALE, BORN 12/8/1970, SINGLE

FIG. 15

380



SUBSIDY OFFER IDENTIFIER 382	BENEFIT 384	OBLIGATION 386	OFFER RULES 388
112233SO	\$20	CONSUMER MUST REGISTER FOR "FRIENDS AND RELATIVES" CALLING PLAN	CONSUMER MUST BE EXISTING NCI CUSTOMER AND NOT REGISTERED WITH "FRIENDS AND RELATIVES" CALLING PLAN
445566SO	\$40	CONSUMER MUST SWITCH TO NCI WITHIN 30 DAYS OF ACCEPTING THE OFFER	ALWAYS DISPLAY ON MEDIUM CHARGE WEB PAGE
778899SO	\$100	CONSUMER MUST REGISTER FOR 2 YEARS OF NCI INTERNET ACCESS	ASSOCIATE WITH PURCHASE OF PERSONAL COMPUTER

FIG. 16

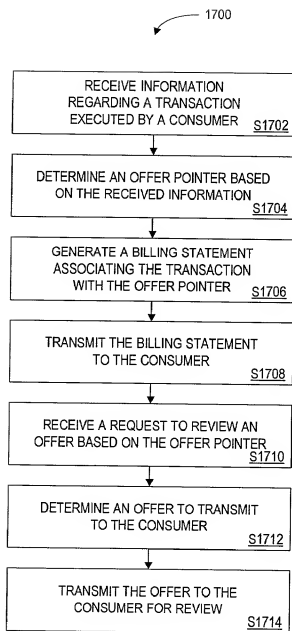


FIG. 17

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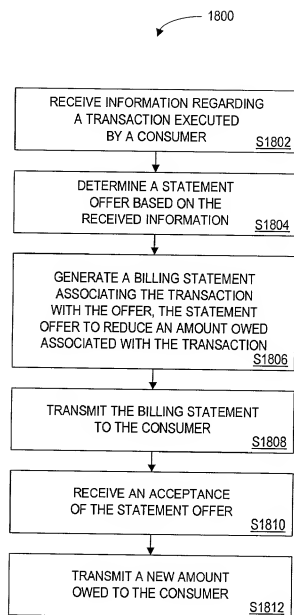


FIG. 18